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I hereby certify that this Response to Office Action and all accompanying documents are, on the date indicated below, ☒ being transmitted to the United States Patent and Trademark Office via the Electronic Filing System.

<i>Name (Print/Type)</i>	Tauna M. Billups		
<i>Signature</i>	/Tauna M. Billups/	<i>Date</i>	May 8, 2007

PATENT
Attorney Docket No. 6583-CON

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dushyant Sharma et al.

Art Unit: 3692

Application No.: 10/752,874

Examiner: Ojo O Oyeibisi

Filed: January 7, 2004

For: INTEGRATED SYSTEMS FOR
ELECTRONIC BILL PRESENTMENT
AND PAYMENT

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated December 19, 2006, entry of the following amendments and reconsideration of the application as amended are respectfully requested. Concurrently filed herewith is a petition for an extension of time of two months in responding to the Office Action. The extension extends the time to respond from December 19, 2006, to May 19, 2007, and this petition, together with this response and the requisite fees, are being filed concurrently with a certificate of mailing on or before the latter date. This request for an extension of time would allow this Amendment A to be submitted five months after the date of the Office Action.

Accordingly, the appropriate fee for extension of time is that stated in 37 C.F.R. Section 1.17(a)(2) for a large entity, which is a \$450.00 extension fee for response within the second month. Since after the Amendment A, 20 claims remain pending, of which 3 are independent, and since in the application 20 claims were paid for, of which 3 claims were independent, no additional fee for claims is believed to be due.

Amendments to the Specification begin on page 3 of this Amendment.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this Amendment.

Remarks/Arguments begin on page 9 of this Amendment.